

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 12

SCHEDULE C

Hoosac WQD

CW-04-15

Final Structuring Analysis

Loan Interest Rate 2.00%

Schedule of Loan Repayments

Initial Loan Obligation: \$6,306,763.00

Date	Schedule of Loan Repayments			Admin. Fee 0.0750%	Loan Origination Fee	Total Due
	Principal	Interest	Total			
14-Dec-06						
15-Jul-07	\$248,731.00	\$73,929.28	\$322,660.28			
15-Jan-08	0.00	60,580.32	60,580.32	\$4,730.07	35,364.45	\$362,754.80
15-Jul-08	264,728.00	60,580.32	325,308.32	4,543.52		65,123.84
15-Jan-09	0.00	57,933.04	57,933.04	4,543.52		329,851.84
15-Jul-09	270,076.00	57,933.04	328,009.04	4,344.98		62,278.02
15-Jan-10	0.00	55,232.28	55,232.28	4,344.98		332,354.02
15-Jul-10	275,532.00	55,232.28	330,764.28	4,142.42		59,374.70
15-Jan-11	0.00	52,476.96	52,476.96	4,142.42		334,906.70
15-Jul-11	281,098.00	52,476.96	333,574.96	3,935.77		56,412.73
15-Jan-12	0.00	49,665.98	49,665.98	3,935.77		337,510.73
15-Jul-12	286,777.00	49,665.98	336,442.98	3,724.95		53,390.93
15-Jan-13	0.00	46,798.21	46,798.21	3,724.95		340,167.93
15-Jul-13	292,570.00	46,798.21	339,368.21	3,509.87		50,308.08
15-Jan-14	0.00	43,872.51	43,872.51	3,509.87		342,878.08
15-Jul-14	298,481.00	43,872.51	342,353.51	3,290.44		47,162.95
15-Jan-15	0.00	40,887.70	40,887.70	3,290.44		345,643.95
15-Jul-15	304,511.00	40,887.70	345,398.70	3,066.58		43,954.28
15-Jan-16	0.00	37,842.59	37,842.59	3,066.58		348,465.28
15-Jul-16	310,663.00	37,842.59	348,505.59	2,838.19		40,680.78
15-Jan-17	0.00	34,735.96	34,735.96	2,838.19		351,343.78
15-Jul-17	316,939.00	34,735.96	351,674.96	2,605.20		37,341.16
15-Jan-18	0.00	31,566.57	31,566.57	2,605.20		354,280.16
15-Jul-18	323,341.00	31,566.57	354,907.57	2,367.49		33,934.06
15-Jan-19	0.00	28,333.16	28,333.16	2,367.49		357,275.06
15-Jul-19	329,873.00	28,333.16	358,206.16	2,124.99		30,458.15
15-Jan-20	0.00	25,034.43	25,034.43	2,124.99		360,331.15
15-Jul-20	336,538.00	25,034.43	361,572.43	1,877.58		26,912.01
15-Jan-21	0.00	21,669.05	21,669.05	1,877.58		363,450.01
15-Jul-21	343,336.00	21,669.05	365,005.05	1,625.18		23,294.23
15-Jan-22	0.00	18,235.69	18,235.69	1,625.18		366,630.23
15-Jul-22	350,272.00	18,235.69	368,507.69	1,367.68		19,603.37
15-Jan-23	0.00	14,732.97	14,732.97	1,367.68		369,875.37
15-Jul-23	357,349.00	14,732.97	372,081.97	1,104.97		15,837.94
15-Jan-24	0.00	11,159.48	11,159.48	1,104.97		373,186.94
15-Jul-24	364,568.00	11,159.48	375,727.48	836.96		11,996.44
15-Jan-25	0.00	7,513.80	7,513.80	836.96		376,564.44
15-Jul-25	371,933.00	7,513.80	379,446.80	563.54		8,077.34
15-Jan-26	0.00	3,794.47	3,794.47	563.54		380,010.34
15-Jul-26	379,447.00	3,794.47	383,241.47	284.59		4,079.06
15-Jan-27	0.00	0.00	0.00	284.59		383,526.06
15-Jul-27	0.00	0.00	0.00	0.00		0.00
15-Jan-28	0.00	0.00	0.00	0.00		0.00
15-Jul-28	0.00	0.00	0.00	0.00		0.00
15-Jan-29	0.00	0.00	0.00	0.00		0.00
15-Jul-29	0.00	0.00	0.00	0.00		0.00
15-Jan-30	0.00	0.00	0.00	0.00		0.00
15-Jul-30	0.00	0.00	0.00	0.00		0.00
15-Jan-31	0.00	0.00	0.00	0.00		0.00
15-Jul-31	0.00	0.00	0.00	0.00		0.00
15-Jan-32	0.00	0.00	0.00	0.00		0.00
15-Jul-32	0.00	0.00	0.00	0.00		0.00
15-Jan-33	0.00	0.00	0.00	0.00		0.00
15-Jul-33	0.00	0.00	0.00	0.00		0.00
15-Jan-34	0.00	0.00	0.00	0.00		0.00
15-Jul-34	0.00	0.00	0.00	0.00		0.00
15-Jan-35	0.00	0.00	0.00	0.00		0.00
15-Jul-35	0.00	0.00	0.00	0.00		0.00
15-Jan-36	0.00	0.00	0.00	0.00		0.00
15-Jul-36	0.00	0.00	0.00	0.00		0.00
15-Jan-37	0.00	0.00	0.00	0.00		0.00
15-Jul-37	0.00	0.00	0.00	0.00		0.00
15-Jan-38	0.00	0.00	0.00	0.00		0.00
	\$6,306,763.00	\$1,358,059.62	\$7,664,822.62	\$101,039.87	\$35,364.45	\$7,801,226.94

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
State Revolving Fund Bonds
Series 14
Hoosac Water Quality District
CW-04-15-A
Final Structuring Analysis

SCHEDULE C

Loan Interest Rate 2.00%

Schedule of Loan Repayments

Initial Loan Obligation: \$269,075.00

Date	Schedule of Loan Repayments			Admin. Fee 0.07500%	Loan Origination Fee	Total Due
	Principal	Interest	Total			
18-Mar-09						
15-Jul-09	\$11,946.00	\$1,748.99	\$13,694.99	\$201.81	1,676.34	\$15,573.14
15-Jan-10	0.00	2,571.29	2,571.29	192.85		2,764.14
15-Jul-10	11,236.00	2,571.29	13,807.29	192.85		14,000.14
15-Jan-11	0.00	2,458.93	2,458.93	184.42		2,643.35
15-Jul-11	11,463.00	2,458.93	13,921.93	184.42		14,106.35
15-Jan-12	0.00	2,344.30	2,344.30	175.82		2,520.12
15-Jul-12	11,695.00	2,344.30	14,039.30	175.82		14,215.12
15-Jan-13	0.00	2,227.35	2,227.35	167.05		2,394.40
15-Jul-13	11,931.00	2,227.35	14,158.35	167.05		14,325.40
15-Jan-14	0.00	2,108.04	2,108.04	158.10		2,266.14
15-Jul-14	12,172.00	2,108.04	14,280.04	158.10		14,438.14
15-Jan-15	0.00	1,986.32	1,986.32	148.97		2,135.29
15-Jul-15	12,418.00	1,986.32	14,404.32	148.97		14,553.29
15-Jan-16	0.00	1,862.14	1,862.14	139.66		2,001.80
15-Jul-16	12,669.00	1,862.14	14,531.14	139.66		14,670.80
15-Jan-17	0.00	1,735.45	1,735.45	130.16		1,865.61
15-Jul-17	12,925.00	1,735.45	14,660.45	130.16		14,790.61
15-Jan-18	0.00	1,606.20	1,606.20	120.47		1,726.67
15-Jul-18	13,186.00	1,606.20	14,792.20	120.47		14,912.67
15-Jan-19	0.00	1,474.34	1,474.34	110.58		1,584.92
15-Jul-19	13,452.00	1,474.34	14,926.34	110.58		15,036.92
15-Jan-20	0.00	1,339.82	1,339.82	100.49		1,440.31
15-Jul-20	13,724.00	1,339.82	15,063.82	100.49		15,164.31
15-Jan-21	0.00	1,202.58	1,202.58	90.19		1,292.77
15-Jul-21	14,001.00	1,202.58	15,203.58	90.19		15,293.77
15-Jan-22	0.00	1,062.57	1,062.57	79.69		1,142.26
15-Jul-22	14,284.00	1,062.57	15,346.57	79.69		15,426.26
15-Jan-23	0.00	919.73	919.73	68.98		988.71
15-Jul-23	14,573.00	919.73	15,492.73	68.98		15,561.71
15-Jan-24	0.00	774.00	774.00	58.05		832.05
15-Jul-24	14,867.00	774.00	15,641.00	58.05		15,699.05
15-Jan-25	0.00	625.33	625.33	46.90		672.23
15-Jul-25	15,167.00	625.33	15,792.33	46.90		15,839.23
15-Jan-26	0.00	473.66	473.66	35.52		509.18
15-Jul-26	15,474.00	473.66	15,947.66	35.52		15,983.18
15-Jan-27	0.00	318.92	318.92	23.92		342.84
15-Jul-27	15,787.00	318.92	16,105.92	23.92		16,129.84
15-Jan-28	0.00	161.05	161.05	12.08		173.13
15-Jul-28	16,105.00	161.05	16,266.05	12.08		16,278.13
15-Jan-29	0.00	0.00	0.00	0.00		0.00
15-Jul-29	0.00	0.00	0.00	0.00		0.00
15-Jan-30	0.00	0.00	0.00	0.00		0.00
15-Jul-30	0.00	0.00	0.00	0.00		0.00
15-Jan-31	0.00	0.00	0.00	0.00		0.00
15-Jul-31	0.00	0.00	0.00	0.00		0.00
15-Jan-32	0.00	0.00	0.00	0.00		0.00
15-Jul-32	0.00	0.00	0.00	0.00		0.00
15-Jan-33	0.00	0.00	0.00	0.00		0.00
15-Jul-33	0.00	0.00	0.00	0.00		0.00
15-Jan-34	0.00	0.00	0.00	0.00		0.00
15-Jul-34	0.00	0.00	0.00	0.00		0.00
15-Jan-35	0.00	0.00	0.00	0.00		0.00
15-Jul-35	0.00	0.00	0.00	0.00		0.00
15-Jan-36	0.00	0.00	0.00	0.00		0.00
15-Jul-36	0.00	0.00	0.00	0.00		0.00
15-Jan-37	0.00	0.00	0.00	0.00		0.00
15-Jul-37	0.00	0.00	0.00	0.00		0.00
15-Jan-38	0.00	0.00	0.00	0.00		0.00
15-Jul-38	0.00	0.00	0.00	0.00		0.00
15-Jan-39	0.00	0.00	0.00	0.00		0.00
15-Jul-39	0.00	0.00	0.00	0.00		0.00
15-Jan-40	0.00	0.00	0.00	0.00		0.00
	\$269,075.00	\$56,253.03	\$325,328.03	\$4,289.61	\$1,676.34	\$331,293.98

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 9
Hoosac WQD
CW-02-43
Final Loan Structuring Analysis

AMENDED SCHEDULE C

Net Borrower Savings due to 2006 Refunding: 21,284.77

G.E. 2.00%

Schedule of Loan Repayments

Initial Loan Obligation: 789,714.56

Loan Subsidy Amounts

Date	Scheduled Loan Repayments			DSRF Earnings	Contract Assistance	Total	Net Loan Repayment		
	Principal	Interest	Total				Principal	Interest	Total
01-Feb-07	0.00	19,054.37	19,054.37	5,511.92	1,077.23	6,589.15	0.00	12,465.22	12,465.22
01-Aug-07	35,380.82	18,377.44	53,758.26	5,511.92	4,008.28	9,520.20	35,380.82	8,857.23	44,238.05
01-Feb-08	0.00	18,023.64	18,023.64	5,264.97	972.27	6,237.25	0.00	11,786.39	11,786.39
01-Aug-08	35,651.71	18,023.64	53,675.35	5,264.97	4,008.28	9,273.26	35,651.71	8,750.38	44,402.09
01-Feb-09	0.00	17,613.64	17,613.64	5,016.14	972.27	5,988.41	0.00	11,625.22	11,625.22
01-Aug-09	36,478.29	17,613.64	54,091.93	5,016.14	4,008.28	9,024.42	36,478.29	8,589.21	45,067.50
01-Feb-10	0.00	16,701.68	16,701.68	4,761.53	972.27	5,733.81	0.00	10,967.87	10,967.87
01-Aug-10	37,445.89	16,701.68	54,147.57	4,761.53	4,008.28	8,769.82	37,445.89	7,931.86	45,377.75
01-Feb-11	0.00	16,140.00	16,140.00	4,500.17	972.27	5,472.45	0.00	10,667.55	10,667.55
01-Aug-11	38,548.00	16,140.00	54,688.00	4,500.17	4,008.28	8,508.46	38,548.00	7,631.54	46,179.54
01-Feb-12	0.00	15,079.93	15,079.93	4,231.12	972.27	5,203.40	0.00	9,876.53	9,876.53
01-Aug-12	40,178.91	15,079.93	55,258.84	4,231.12	4,008.28	8,239.41	40,178.91	6,840.52	47,019.43
01-Feb-13	0.00	13,975.00	13,975.00	3,950.69	972.27	4,922.96	0.00	9,052.03	9,052.03
01-Aug-13	41,877.54	13,975.00	55,852.54	3,950.69	4,008.28	7,958.97	41,877.54	6,016.02	47,893.56
01-Feb-14	0.00	12,823.37	12,823.37	3,658.40	972.27	4,630.67	0.00	8,192.69	8,192.69
01-Aug-14	41,746.73	12,823.37	54,570.10	3,658.40	4,008.28	7,666.68	41,746.73	5,156.68	46,903.41
01-Feb-15	0.00	11,675.33	11,675.33	3,367.02	972.27	4,339.30	0.00	7,336.03	7,336.03
01-Aug-15	46,385.26	11,675.33	58,060.59	3,367.02	4,008.28	7,375.31	46,385.26	4,300.02	50,685.28
01-Feb-16	0.00	10,399.74	10,399.74	3,043.27	972.27	4,015.54	0.00	6,384.19	6,384.19
01-Aug-16	46,385.26	10,399.74	56,785.00	3,043.27	4,008.28	7,051.55	46,385.26	3,348.18	49,733.44
01-Feb-17	0.00	9,182.12	9,182.12	2,719.52	972.27	3,691.79	0.00	5,490.32	5,490.32
01-Aug-17	51,023.78	8,693.70	59,717.48	2,719.52	3,926.90	6,646.42	51,023.78	2,047.28	53,071.06
01-Feb-18	0.00	7,874.59	7,874.59	2,363.39	977.58	3,340.97	0.00	4,533.62	4,533.62
01-Aug-18	51,023.78	7,104.14	58,127.92	2,363.39	3,885.21	6,248.60	51,023.78	855.54	51,879.32
01-Feb-19	0.00	6,592.12	6,592.12	2,007.26	987.06	2,994.33	0.00	3,597.79	3,597.79
01-Aug-19	55,662.31	6,048.14	61,710.45	2,007.26	3,932.43	5,939.69	55,662.31	108.45	55,770.76
01-Feb-20	0.00	5,213.09	5,213.09	1,618.76	989.15	2,607.91	0.00	2,605.18	2,605.18
01-Aug-20	55,662.31	4,738.66	60,400.97	1,618.76	3,946.11	5,564.87	54,836.11	0.00	54,836.11
01-Feb-21	0.00	3,850.83	3,850.83	1,230.26	994.03	2,224.29	0.00	1,626.54	1,626.54
01-Aug-21	55,662.31	3,452.66	59,114.97	1,230.26	3,963.70	5,193.95	53,921.02	0.00	53,921.02
01-Feb-22	0.00	2,519.92	2,519.92	841.76	1,004.14	1,845.89	0.00	674.02	674.02
01-Aug-22	60,300.83	1,695.48	61,996.31	841.76	4,089.68	4,931.43	57,064.88	0.00	57,064.88
01-Feb-23	0.00	1,283.24	1,283.24	420.88	862.36	1,283.24	0.00	0.00	0.00
01-Aug-23	60,300.83	0.00	60,300.83	420.88	3,971.13	4,392.01	55,908.82	0.00	55,908.82
01-Feb-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$789,714.56	\$370,545.08	\$1,160,259.64	\$109,014.14	\$84,412.28	\$193,426.42	\$779,519.11	\$187,314.11	\$966,833.21

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)

Series 9

Hoosac WQD

CW-02-43

Revised SCHEDULE C

Final Loan Structuring Analysis

Revised Schedule of Loan Repayments

Outstanding Loan Obligation: \$824,356.92

	Scheduled Loan Repayments			Loan Subsidy Amounts			Net Loan Repayments		
	Principal	Interest	Total	Equity Earnings	Contract Assistance Payments	Total	Principal	Interest	Total
01-Feb-06	\$0.00	\$20,723.65	\$20,723.65	\$5,982.88	\$1,129.92	\$7,112.80	\$0.00	\$13,610.85	\$13,610.85
01-Aug-06	34,642.36	19,929.84	54,572.20	5,753.71	4,122.65	9,876.36	34,642.36	10,053.48	44,695.84
01-Feb-07	0.00	19,063.78	19,063.78	5,511.92	1,086.64	6,598.56	0.00	12,465.22	12,465.22
01-Aug-07	35,380.82	19,063.78	54,444.60	5,511.92	4,122.65	9,634.57	35,380.82	9,429.21	44,810.03
01-Feb-08	0.00	18,709.98	18,709.98	5,264.98	1,086.64	6,351.62	0.00	12,358.36	12,358.36
01-Aug-08	35,651.71	18,709.98	54,361.69	5,264.98	4,122.65	9,387.63	35,651.71	9,322.35	44,974.06
01-Feb-09	0.00	18,299.98	18,299.98	5,016.14	1,086.64	6,102.78	0.00	12,197.20	12,197.20
01-Aug-09	36,478.29	18,299.98	54,778.27	5,016.14	4,122.65	9,138.79	36,478.29	9,161.19	45,639.48
01-Feb-10	0.00	17,388.02	17,388.02	4,761.53	1,086.64	5,848.17	0.00	11,539.85	11,539.85
01-Aug-10	37,445.89	17,388.02	54,833.91	4,761.53	4,122.65	8,884.18	37,445.89	8,503.84	45,949.73
01-Feb-11	0.00	16,826.34	16,826.34	4,500.18	1,086.64	5,586.82	0.00	11,239.52	11,239.52
01-Aug-11	38,548.00	16,826.34	55,374.34	4,500.18	4,122.65	8,622.83	38,548.00	8,203.51	46,751.51
01-Feb-12	0.00	15,766.27	15,766.27	4,231.12	1,086.64	5,317.76	0.00	10,448.51	10,448.51
01-Aug-12	40,178.91	15,766.27	55,945.18	4,231.12	4,122.65	8,353.77	40,178.91	7,412.50	47,591.41
01-Feb-13	0.00	14,661.34	14,661.34	3,950.69	1,086.64	5,037.33	0.00	9,624.01	9,624.01
01-Aug-13	41,877.54	14,661.34	56,538.88	3,950.69	4,122.65	8,073.34	41,877.54	6,588.00	48,465.54
01-Feb-14	0.00	13,509.71	13,509.71	3,658.40	1,086.64	4,745.04	0.00	8,764.67	8,764.67
01-Aug-14	41,746.73	13,509.71	55,256.44	3,658.40	4,122.65	7,781.05	41,746.73	5,728.66	47,475.39
01-Feb-15	0.00	12,361.67	12,361.67	3,367.02	1,086.64	4,453.66	0.00	7,908.01	7,908.01
01-Aug-15	46,385.26	12,361.67	58,746.93	3,367.02	4,122.65	7,489.67	46,385.26	4,872.00	51,257.26
01-Feb-16	0.00	11,086.08	11,086.08	3,043.27	1,086.64	4,129.91	0.00	6,956.17	6,956.17
01-Aug-16	46,385.26	11,086.08	57,471.34	3,043.27	4,122.65	7,165.92	46,385.26	3,920.16	50,305.42
01-Feb-17	0.00	9,868.46	9,868.46	2,719.52	1,086.64	3,806.16	0.00	6,062.30	6,062.30
01-Aug-17	51,023.78	9,868.46	60,892.24	2,719.52	4,122.65	6,842.17	51,023.78	3,026.29	54,050.07
01-Feb-18	0.00	8,529.09	8,529.09	2,363.39	1,086.64	3,450.03	0.00	5,079.06	5,079.06
01-Aug-18	51,023.78	8,529.09	59,552.87	2,363.39	4,122.65	6,486.04	51,023.78	2,043.05	53,066.83
01-Feb-19	0.00	7,189.71	7,189.71	2,007.27	1,086.64	3,093.91	0.00	4,095.80	4,095.80
01-Aug-19	55,662.31	7,189.71	62,852.02	2,007.27	4,122.65	6,129.92	55,662.31	1,059.79	56,722.10
01-Feb-20	0.00	5,798.16	5,798.16	1,618.76	1,086.64	2,705.40	0.00	3,092.76	3,092.76
01-Aug-20	55,662.31	5,798.16	61,460.47	1,618.76	4,122.65	5,741.41	55,662.31	56.75	55,719.06
01-Feb-21	0.00	4,406.60	4,406.60	1,230.26	1,086.64	2,316.90	0.00	2,089.70	2,089.70
01-Aug-21	55,662.31	4,406.60	60,068.91	1,230.26	4,122.65	5,352.91	54,716.00	0.00	54,716.00
01-Feb-22	0.00	3,015.04	3,015.04	841.75	1,086.64	1,928.39	0.00	1,086.65	1,086.65
01-Aug-22	60,300.83	3,015.04	63,315.87	841.75	4,122.65	4,964.40	58,351.47	0.00	58,351.47
01-Feb-23	0.00	1,507.52	1,507.52	420.88	1,086.64	1,507.52	0.00	0.00	0.00
01-Aug-23	60,300.83	1,507.52	61,808.35	420.88	4,122.65	4,543.53	57,264.82	0.00	57,264.82
01-Feb-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$824,356.92	\$436,628.99	\$1,260,985.91	\$120,750.75	\$93,810.56	\$214,561.31	\$818,425.23	\$227,999.37	\$1,046,424.60

* Note: Interest, Equity Earnings and Contract Assistance Payments reflect partial first period.

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 12
Hoosac WQD
CW-02-43A
Final Structuring Analysis

SCHEDULE C

Loan Interest Rate 2.00%

Schedule of Loan Repayments

Remaining Loan Obligation: \$68,153.00

Date	Schedule of Loan Repayments			Admin. Fee 0.0750%	Loan Origination Fee	Total Due
	Principal	Interest	Total			
14-Dec-06						
15-Jul-07	\$3,289.00	\$798.90	\$4,087.90	\$51.11	382.16	\$4,521.17
15-Jan-08	0.00	648.64	648.64	48.65		697.29
15-Jul-08	3,474.00	648.64	4,122.64	48.65		4,171.29
15-Jan-09	0.00	613.90	613.90	46.04		659.94
15-Jul-09	3,545.00	613.90	4,158.90	46.04		4,204.94
15-Jan-10	0.00	578.45	578.45	43.38		621.83
15-Jul-10	3,616.00	578.45	4,194.45	43.38		4,237.83
15-Jan-11	0.00	542.29	542.29	40.67		582.96
15-Jul-11	3,689.00	542.29	4,231.29	40.67		4,271.96
15-Jan-12	0.00	505.40	505.40	37.91		543.31
15-Jul-12	3,764.00	505.40	4,269.40	37.91		4,307.31
15-Jan-13	0.00	467.76	467.76	35.08		502.84
15-Jul-13	3,840.00	467.76	4,307.76	35.08		4,342.84
15-Jan-14	0.00	429.36	429.36	32.20		461.56
15-Jul-14	3,918.00	429.36	4,347.36	32.20		4,379.56
15-Jan-15	0.00	390.18	390.18	29.26		419.44
15-Jul-15	3,997.00	390.18	4,387.18	29.26		4,416.44
15-Jan-16	0.00	350.21	350.21	26.27		376.48
15-Jul-16	4,077.00	350.21	4,427.21	26.27		4,453.48
15-Jan-17	0.00	309.44	309.44	23.21		332.65
15-Jul-17	4,160.00	309.44	4,469.44	23.21		4,492.65
15-Jan-18	0.00	267.84	267.84	20.09		287.93
15-Jul-18	4,244.00	267.84	4,511.84	20.09		4,531.93
15-Jan-19	0.00	225.40	225.40	16.91		242.31
15-Jul-19	4,330.00	225.40	4,555.40	16.91		4,572.31
15-Jan-20	0.00	182.10	182.10	13.66		195.76
15-Jul-20	4,417.00	182.10	4,599.10	13.66		4,612.76
15-Jan-21	0.00	137.93	137.93	10.34		148.27
15-Jul-21	4,506.00	137.93	4,643.93	10.34		4,654.27
15-Jan-22	0.00	92.87	92.87	6.97		99.84
15-Jul-22	4,597.00	92.87	4,689.87	6.97		4,696.84
15-Jan-23	0.00	46.90	46.90	3.52		50.42
15-Jul-23	4,690.00	46.90	4,736.90	3.52		4,740.42
15-Jan-24	0.00	0.00	0.00	0.00		0.00
15-Jul-24	0.00	0.00	0.00	0.00		0.00
15-Jan-25	0.00	0.00	0.00	0.00		0.00
15-Jul-25	0.00	0.00	0.00	0.00		0.00
15-Jan-26	0.00	0.00	0.00	0.00		0.00
15-Jul-26	0.00	0.00	0.00	0.00		0.00
15-Jan-27	0.00	0.00	0.00	0.00		0.00
15-Jul-27	0.00	0.00	0.00	0.00		0.00
15-Jan-28	0.00	0.00	0.00	0.00		0.00
15-Jul-28	0.00	0.00	0.00	0.00		0.00
15-Jan-29	0.00	0.00	0.00	0.00		0.00
15-Jul-29	0.00	0.00	0.00	0.00		0.00
15-Jan-30	0.00	0.00	0.00	0.00		0.00
15-Jul-30	0.00	0.00	0.00	0.00		0.00
15-Jan-31	0.00	0.00	0.00	0.00		0.00
15-Jul-31	0.00	0.00	0.00	0.00		0.00
15-Jan-32	0.00	0.00	0.00	0.00		0.00
15-Jul-32	0.00	0.00	0.00	0.00		0.00
15-Jan-33	0.00	0.00	0.00	0.00		0.00
15-Jul-33	0.00	0.00	0.00	0.00		0.00
15-Jan-34	0.00	0.00	0.00	0.00		0.00
15-Jul-34	0.00	0.00	0.00	0.00		0.00
15-Jan-35	0.00	0.00	0.00	0.00		0.00
15-Jul-35	0.00	0.00	0.00	0.00		0.00
15-Jan-36	0.00	0.00	0.00	0.00		0.00
15-Jul-36	0.00	0.00	0.00	0.00		0.00
15-Jan-37	0.00	0.00	0.00	0.00		0.00
15-Jul-37	0.00	0.00	0.00	0.00		0.00
15-Jan-38	0.00	0.00	0.00	0.00		0.00
	\$68,153.00	\$12,376.24	\$80,529.24	\$919.43	\$382.16	\$81,830.83

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 12
Hoosac WQD
CW-02-43A
Final Structuring Analysis

SCHEDULE C

Loan Interest Rate 2.00%

Schedule of Loan Repayments

Remaining Loan Obligation: \$68,153.00

Date	Schedule of Loan Repayments			Admin. Fee 0.0750%	Loan Origination Fee	Total Due
	Principal	Interest	Total			
14-Dec-06						
15-Jul-07	\$3,289.00	\$798.90	\$4,087.90			
15-Jan-08	0.00	648.64	648.64	\$51.11	382.16	\$4,521.17
15-Jul-08	3,474.00	648.64	4,122.64	48.65		697.29
15-Jan-09	0.00	613.90	613.90	48.65		4,171.29
15-Jul-09	3,545.00	613.90	4,158.90	46.04		659.94
15-Jan-10	0.00	578.45	578.45	46.04		4,204.94
15-Jul-10	3,616.00	578.45	4,194.45	43.38		621.83
15-Jan-11	0.00	542.29	542.29	43.38		4,237.83
15-Jul-11	3,689.00	542.29	4,231.29	40.67		582.96
15-Jan-12	0.00	505.40	505.40	40.67		4,271.96
15-Jul-12	3,764.00	505.40	4,269.40	37.91		543.31
15-Jan-13	0.00	467.76	467.76	37.91		4,307.31
15-Jul-13	3,840.00	467.76	4,307.76	35.08		502.84
15-Jan-14	0.00	429.36	429.36	35.08		4,342.84
15-Jul-14	3,918.00	429.36	4,347.36	32.20		461.56
15-Jan-15	0.00	390.18	390.18	32.20		4,379.56
15-Jul-15	3,997.00	390.18	4,387.18	29.26		419.44
15-Jan-16	0.00	350.21	350.21	29.26		4,416.44
15-Jul-16	4,077.00	350.21	4,427.21	26.27		376.48
15-Jan-17	0.00	309.44	309.44	26.27		4,453.48
15-Jul-17	4,160.00	309.44	4,469.44	23.21		332.65
15-Jan-18	0.00	267.84	267.84	23.21		4,492.65
15-Jul-18	4,244.00	267.84	4,511.84	20.09		287.93
15-Jan-19	0.00	225.40	225.40	20.09		4,531.93
15-Jul-19	4,330.00	225.40	4,555.40	16.91		242.31
15-Jan-20	0.00	182.10	182.10	16.91		4,572.31
15-Jul-20	4,417.00	182.10	4,599.10	13.66		195.76
15-Jan-21	0.00	137.93	137.93	13.66		4,612.76
15-Jul-21	4,506.00	137.93	4,643.93	10.34		148.27
15-Jan-22	0.00	92.87	92.87	10.34		4,654.27
15-Jul-22	4,597.00	92.87	4,689.87	6.97		99.84
15-Jan-23	0.00	46.90	46.90	6.97		4,696.84
15-Jul-23	4,690.00	46.90	4,736.90	3.52		50.42
15-Jan-24	0.00	0.00	0.00	3.52		4,740.42
15-Jul-24	0.00	0.00	0.00	0.00		0.00
15-Jan-25	0.00	0.00	0.00	0.00		0.00
15-Jul-25	0.00	0.00	0.00	0.00		0.00
15-Jan-26	0.00	0.00	0.00	0.00		0.00
15-Jul-26	0.00	0.00	0.00	0.00		0.00
15-Jan-27	0.00	0.00	0.00	0.00		0.00
15-Jul-27	0.00	0.00	0.00	0.00		0.00
15-Jan-28	0.00	0.00	0.00	0.00		0.00
15-Jul-28	0.00	0.00	0.00	0.00		0.00
15-Jan-29	0.00	0.00	0.00	0.00		0.00
15-Jul-29	0.00	0.00	0.00	0.00		0.00
15-Jan-30	0.00	0.00	0.00	0.00		0.00
15-Jul-30	0.00	0.00	0.00	0.00		0.00
15-Jan-31	0.00	0.00	0.00	0.00		0.00
15-Jul-31	0.00	0.00	0.00	0.00		0.00
15-Jan-32	0.00	0.00	0.00	0.00		0.00
15-Jul-32	0.00	0.00	0.00	0.00		0.00
15-Jan-33	0.00	0.00	0.00	0.00		0.00
15-Jul-33	0.00	0.00	0.00	0.00		0.00
15-Jan-34	0.00	0.00	0.00	0.00		0.00
15-Jul-34	0.00	0.00	0.00	0.00		0.00
15-Jan-35	0.00	0.00	0.00	0.00		0.00
15-Jul-35	0.00	0.00	0.00	0.00		0.00
15-Jan-36	0.00	0.00	0.00	0.00		0.00
15-Jul-36	0.00	0.00	0.00	0.00		0.00
15-Jan-37	0.00	0.00	0.00	0.00		0.00
15-Jul-37	0.00	0.00	0.00	0.00		0.00
15-Jan-38	0.00	0.00	0.00	0.00		0.00
	\$68,153.00	\$12,376.24	\$80,529.24	\$919.43	\$382.16	\$81,830.83

Schedule of Loan Repayments

Loan Obligation: 220,197.00

Scheduled Loan Repayments				Loan Subsidy Amounts			Net Loan Repayment		
Date	Principal	Interest	Total	DSRF Earnings	Contract Assistance	Total	Principal	Interest	Total
01-Feb-05	0.00	4,804.82	4,804.82	2,378.29	0.00	2,378.29	0.00	2,426.53	2,426.53
01-Aug-05	9,398.00	5,126.35	14,524.35	2,378.29	4,385.63	6,763.93	7,760.42	0.00	7,760.42
01-Feb-06	0.00	4,985.38	4,985.38	2,276.79	70.99	2,347.78	0.00	2,637.60	2,637.60
01-Aug-06	9,496.00	4,985.38	14,481.38	2,276.79	4,385.63	6,662.42	7,818.96	0.00	7,818.96
01-Feb-07	0.00	4,842.94	4,842.94	2,174.22	70.99	2,245.21	0.00	2,597.72	2,597.72
01-Aug-07	9,595.00	4,842.94	14,437.94	2,174.22	4,385.63	6,559.86	7,878.08	0.00	7,878.08
01-Feb-08	0.00	4,699.01	4,699.01	2,070.59	70.99	2,141.58	0.00	2,557.43	2,557.43
01-Aug-08	9,746.00	4,736.21	14,482.21	2,070.59	4,403.95	6,474.54	8,007.66	0.00	8,007.66
01-Feb-09	0.00	4,503.53	4,503.53	1,965.33	70.99	2,036.32	0.00	2,467.21	2,467.21
01-Aug-09	10,004.00	4,503.53	14,507.53	1,965.33	4,385.07	6,350.40	8,157.13	0.00	8,157.13
01-Feb-10	0.00	4,253.43	4,253.43	1,857.28	70.99	1,928.27	0.00	2,325.16	2,325.16
01-Aug-10	10,322.00	4,253.43	14,575.43	1,857.28	4,385.07	6,242.35	8,333.08	0.00	8,333.08
01-Feb-11	0.00	3,995.38	3,995.38	1,745.79	70.99	1,816.78	0.00	2,178.60	2,178.60
01-Aug-11	10,650.00	3,995.38	14,645.38	1,745.79	4,385.07	6,130.86	8,514.51	0.00	8,514.51
01-Feb-12	0.00	3,729.13	3,729.13	1,630.76	70.99	1,701.75	0.00	2,027.38	2,027.38
01-Aug-12	10,986.00	3,729.13	14,715.13	1,630.76	4,453.24	6,084.01	8,631.12	0.00	8,631.12
01-Feb-13	0.00	3,590.82	3,590.82	1,512.11	70.99	1,583.10	0.00	2,007.72	2,007.72
01-Aug-13	10,000.00	2,853.17	12,853.17	1,512.11	4,101.65	5,613.75	7,239.42	0.00	7,239.42
01-Feb-14	0.00	3,226.43	3,226.43	1,404.10	70.99	1,475.09	0.00	1,751.34	1,751.34
01-Aug-14	10,000.00	2,573.65	12,573.65	1,404.10	4,092.47	5,496.57	7,077.09	0.00	7,077.09
01-Feb-15	0.00	2,962.59	2,962.59	1,296.09	70.99	1,367.08	0.00	1,595.51	1,595.51
01-Aug-15	15,000.00	2,094.55	17,094.55	1,296.09	3,986.35	5,282.44	11,812.11	0.00	11,812.11
01-Feb-16	0.00	2,591.96	2,591.96	1,134.08	70.99	1,205.07	0.00	1,386.89	1,386.89
01-Aug-16	15,000.00	1,712.94	16,712.94	1,134.08	3,986.04	5,122.12	11,590.82	0.00	11,590.82
01-Feb-17	0.00	2,226.94	2,226.94	972.07	70.99	1,043.06	0.00	1,183.89	1,183.89
01-Aug-17	15,000.00	1,615.11	16,615.11	972.07	4,128.61	5,100.67	11,514.43	0.00	11,514.43
01-Feb-18	0.00	1,855.92	1,855.92	810.06	70.99	881.05	0.00	974.87	974.87
01-Aug-18	15,000.00	1,702.55	16,702.55	810.06	4,361.79	5,171.84	11,530.70	0.00	11,530.70
01-Feb-19	0.00	1,484.84	1,484.84	648.05	70.99	719.04	0.00	765.80	765.80
01-Aug-19	15,000.00	870.94	15,870.94	648.05	4,138.79	4,786.83	11,084.11	0.00	11,084.11
01-Feb-20	0.00	1,120.44	1,120.44	486.03	70.99	557.02	0.00	563.41	563.41
01-Aug-20	15,000.00	769.81	15,769.81	486.03	4,278.00	4,764.03	11,005.77	0.00	11,005.77
01-Feb-21	0.00	750.00	750.00	324.02	70.99	395.01	0.00	354.99	354.99
01-Aug-21	15,000.00	750.00	15,750.00	324.02	4,455.60	4,779.62	10,970.38	0.00	10,970.38
01-Feb-22	0.00	375.00	375.00	162.01	70.99	233.00	0.00	142.00	142.00
01-Aug-22	15,000.00	375.00	15,375.00	162.01	4,455.60	4,617.61	10,757.39	0.00	10,757.39
01-Feb-23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Feb-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	220,197.00	107,488.61	327,685.61	49,695.31	78,363.03	128,058.34	169,683.21	29,944.06	199,627.27

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement and Drinking Water Revenue Bonds
(Pool Program Bonds)
Pool Program Bonds, Pool 8
Hoosac W.Q.D
CW-31-10
Preliminary Structuring Analysis

Estimated Net Borrower Debt Service

Date	Principal Outstanding	Debt Service [Net of Accrued Interest]	LESS DSRF Earnings @ 4.320300%	LESS Contract Assistance	Estimated Net Debt Service	PLUS Administrative Fee Payable @ 0.075000%	Estimated Total Payment	Estimated Total Payment [Fiscal Year ending] 30-Jun
26-Nov-02								
01-Feb-03	\$238,709.00	\$1,976.72	\$931.03	\$70.99	\$974.70	\$64.65	\$1,039.35	\$1,039.35
01-Aug-03	238,709.00	14,684.99	2,578.24	4,455.60	7,651.15	179.03	7,830.18	—
01-Feb-04	229,498.00	5,335.82	2,478.75	70.99	2,786.08	172.12	2,958.20	10,788.38
01-Aug-04	229,498.00	14,636.82	2,478.75	4,455.60	7,702.47	172.12	7,874.59	—
01-Feb-05	220,197.00	5,196.31	2,378.29	70.99	2,747.03	165.15	2,912.18	10,786.77
01-Aug-05	220,197.00	14,594.31	2,378.29	4,455.60	7,760.42	165.15	7,925.57	—
01-Feb-06	210,799.00	5,055.34	2,276.79	70.99	2,707.56	158.10	2,865.66	10,791.23
01-Aug-06	210,799.00	14,551.34	2,276.79	4,455.60	7,818.95	158.10	7,977.05	—
01-Feb-07	201,303.00	4,912.90	2,174.22	70.99	2,667.69	150.98	2,818.67	10,795.72
01-Aug-07	201,303.00	14,507.90	2,174.22	4,455.60	7,878.08	150.98	8,029.06	—
01-Feb-08	191,708.00	4,768.97	2,070.59	70.99	2,627.39	143.78	2,771.17	10,800.23
01-Aug-08	191,708.00	14,514.97	2,070.59	4,455.60	7,988.78	143.78	8,132.56	—
01-Feb-09	181,962.00	4,574.05	1,965.33	70.99	2,537.73	136.47	2,674.20	10,806.76
01-Aug-09	181,962.00	14,578.05	1,965.33	4,455.60	8,157.12	136.47	8,293.59	—
01-Feb-10	171,958.00	4,323.95	1,857.28	70.99	2,395.68	128.97	2,524.65	10,818.24
01-Aug-10	171,958.00	14,645.95	1,857.28	4,455.60	8,333.07	128.97	8,462.04	—
01-Feb-11	161,636.00	4,065.90	1,745.79	70.99	2,249.12	121.23	2,370.35	10,832.39
01-Aug-11	161,636.00	14,715.90	1,745.79	4,455.60	8,514.51	121.23	8,635.74	—
01-Feb-12	150,986.00	3,799.65	1,630.76	70.99	2,097.90	113.24	2,211.14	10,846.88
01-Aug-12	150,986.00	14,785.65	1,630.76	4,455.60	8,699.29	113.24	8,812.53	—
01-Feb-13	140,000.00	3,525.00	1,512.11	70.99	1,941.90	105.00	2,046.90	10,859.43
01-Aug-13	140,000.00	13,525.00	1,512.11	4,455.60	7,557.29	105.00	7,662.29	—
01-Feb-14	130,000.00	3,262.50	1,404.10	70.99	1,787.41	97.50	1,884.91	9,547.20
01-Aug-14	130,000.00	13,262.50	1,404.10	4,455.60	7,402.80	97.50	7,500.30	—
01-Feb-15	120,000.00	3,000.00	1,296.09	70.99	1,632.92	90.00	1,722.92	9,223.22
01-Aug-15	120,000.00	18,000.00	1,296.09	4,455.60	12,248.31	90.00	12,338.31	—
01-Feb-16	105,000.00	2,625.00	1,134.08	70.99	1,419.93	78.75	1,498.68	13,836.99
01-Aug-16	105,000.00	17,625.00	1,134.08	4,455.60	12,035.32	78.75	12,114.07	—
01-Feb-17	90,000.00	2,250.00	972.07	70.99	1,206.94	67.50	1,274.44	13,388.51
01-Aug-17	90,000.00	17,250.00	972.07	4,455.60	11,822.33	67.50	11,889.83	—
01-Feb-18	75,000.00	1,875.00	810.06	70.99	993.95	56.25	1,050.20	12,940.03
01-Aug-18	75,000.00	16,875.00	810.06	4,455.60	11,609.34	56.25	11,665.59	—
01-Feb-19	60,000.00	1,500.00	648.05	70.99	780.96	45.00	825.96	12,491.55
01-Aug-19	60,000.00	16,500.00	648.05	4,455.60	11,396.35	45.00	11,441.35	—
01-Feb-20	45,000.00	1,125.00	486.03	70.99	567.98	33.75	601.73	12,043.08
01-Aug-20	45,000.00	16,125.00	486.03	4,455.60	11,183.37	33.75	11,217.12	—
01-Feb-21	30,000.00	750.00	324.02	70.99	354.99	22.50	377.49	11,594.61
01-Aug-21	30,000.00	15,750.00	324.02	4,455.60	10,970.38	22.50	10,992.88	—
01-Feb-22	15,000.00	375.00	162.01	70.99	142.00	11.25	153.25	11,146.13
01-Aug-22	15,000.00	15,375.00	162.01	4,455.60	10,757.39	11.25	10,768.64	—
01-Feb-23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,768.64
01-Aug-23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
01-Feb-33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01-Aug-33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	—
		\$370,800.49	\$58,162.11	\$90,531.71	\$222,106.67	\$4,038.76	\$226,145.43	\$226,145.43
Average Annual Net Debt Service		\$11,285.38						